9/10/12 9:39:41 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI)

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

COUNTY OF DESOTO)

WHEREAS, on June 25, 2004, Joseph F. Henderson executed a promissory note payable to the order of Union Planters Bank, N.A.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated June 25, 2004, executed by Joseph F. Henderson and Melanie Henderson, Husband and Wife, to Union Planters Bank, N.A., the beneficiary under said Deed of Trust, the same having been recorded on June 29, 2004 in Book 2018 at Page 723 in the land records of Desoto County, Mississippi, Emmett James House or Bill R. McLaughlin, Trustee; and

WHEREAS, Thad J. Mueller was substituted as trustee under the aforesaid Deed of Trust by Substitution of Trustee dated April 2, 2012, executed by Regions Bank, successor-by-merger with Union Planters Bank, N.A., the same having been recorded on April 9, 2012 in Book 3,424 at Page 12 in the land records of Desoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of the said promissory note and deed of trust and the holder having declared the entire balance due and payable; and

WHEREAS, Regions Bank, successor-by-merger with Union Planters Bank, N.A., having directed the undersigned Substituted Trustee to sell the property under the terms and by authority conferred in the said deed of trust and by the laws of the State of Mississippi; now therefore,

I, Thad J. Mueller, Substituted Trustee, shall on the day of <u>12th day of October</u>, <u>2012</u>, during the legal hours between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest and best bidder for cash at the East door of the Desoto County Courthouse, located in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

10-12-12

Lot 45, Section "F", PINEHURST SUBDIVISION, in Section 10, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat of record in Plat Book 47, Pages 22-23 in the office of the Chancery Clerk of DeSoto County, Mississippi.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said deed of trust.

This the 6th day of September, 2012.

s/Thad J. Mueller
Thad J. Mueller, Substituted Trustee